

IT IS HEREBY ADJUDGED and
DECREED this is SO ORDERED.

*The party obtaining this order is responsible
for noticing it pursuant to Local Rule 9022-1.*

Dated: February 14, 2012



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Randolph J. Haines

Randolph J. Haines, Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In re:

EARL R. RINGLEY
SSN: xxx-xx-7690

And

JESSIE L. RINGLEY
SSN: xxx-xx-6930

12666 N. 150TH LANE
SURPRISE, ARIZONA 85379

Debtors.

EARL R. RINGLEY AND
JESSIE L. RINGLEY

Plaintiffs

v.

GUARANTY BANK

Defendant,

In Proceedings Under Chapter 13

Case No.: 2:10-bk-39484-RJH

Adv. No. 2:12-ap-00038-RJH

**JUDGMENT AND ORDER AVOIDING
LIEN ON REAL PROPERTY**

Real Property Located at:
12666 N. 150th LANE
SURPRISE, ARIZONA 85379

THE COURT having reviewed the Court file, and being duly advised in the premise, IT
IS ORDERED THAT:

A. A judgment is granted in favor of the Debtor/Plaintiff;

B. Defendant, GUARANTY BANK's lien on Real Property located at 12666 N. 150th

Lane, Surprise, Arizona 85379 and legally described as follows:

In re: Earl & Jessie Ringley
Case No.: 2:10-bk-39484-RJH

1 LOT 252, OF RANCHO GABRIELA PHASE 1, ACCORDING TO THE PLAT OF
2 RECORD IN THE OFFICE OF THE COUNTY RECORDER OF MARICOPA
3 COUNTY, ARIZONA, RECORDED IN BOOK 584 OF MAPS, PAGE 16.

4 be stripped and rendered void subject to the provisions, herein;

5 C. Defendant GUARANTY BANK's account is a general unsecured non-priority lien;

6 AND FURTHER ORDERED THAT

7 D. Upon discharge of Debtor/Plaintiff's Chapter 13 proceeding, Defendant

8 GUARANTY BANK shall provide a release of lien on the real property to the Debtor
9 within thirty (30) days of the date of the Order granting discharge;

10 E. Defendant GUARANTY BANK shall file notice with the appropriate County
11 Records Office of the release of said lien;

12 F. The entire claim of Defendant shall be treated as a general unsecured claim and shall
13 not share in any unsecured proceeds;

14 G. Defendant's lien shall remain in place until Debtor/Plaintiff completes the Chapter 13
15 Plan and is granted discharge;

16 H. Defendant's lien shall remain in place and Defendant's debt shall remain secured
17 should the subject property be sold or should a refinance take place prior to the Plan
18 completion and entry of a discharge;

19 I. Defendant's lien shall remain in place and Defendant's debt shall remain secured
20 should the Debtor's case be dismissed or converted another chapter;

21 J. Each party will bear its own costs and expenses associated with this action.

22 K. The Clerk is directed to close this Adversary file.

23
24 Dated and signed above.

25
26 In re: Earl & Jessie Ringley
27 Case No.: 2:10-bk-39484-RJH